B1 (Official F@ 19800544 Doc 1 Filed 01/09/09 Entered 01/09/09 14:59:05 Desc Main United States Bank Dotten Centre Page 1 of 19 **Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Newquist-Gray, Sherri, Lynn All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Sherri Newquist Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 9371 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 73 Coolidge Court, #B Streamwood, IL ZIP CODE ZIP CODE 60107 County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for **√** Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \Box \Box \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

B 1 (Official F@pp.Se) (DOS) 00544		Desc Mark B1, Page 2					
Voluntary Petition Document	Nanage 2, of s 19						
(This page must be completed and filed in every case) Sherri Lynn Newquist-Gray							
All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional sheet.)	_					
Location Where Filed: Northern District of Illinois	Case Number: 98-38292	Date Filed:					
Location Where Filed:	Case Number:	Date Filed:					
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)					
Name of Debtor: NONE	Case Number:	Date Filed:					
District:	Relationship:	Judge:					
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).							
Exhibit A is attached and made a part of this petition.	X Signature of Attorney for Debtor(s)	1/8/2009 Date					
	David R. Herzog	01203681					
Ext	nibit C						
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition. No	threat of imminent and identifiable harm to public heal	th or safety?					
Exh	aibit D						
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)						
☐ Exhibit D completed and signed by the debtor is attached and made a part of the	his petition						
If this is a joint petition:							
Exhibit D also completed and signed by the joint debtor is attached and made a	* *						
	ding the Debtor - Venue applicable box)						
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 cm.		ays immediately					
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.						
Debtor is a debtor in a foreign proceeding and has its principal plac has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal						
	les as a Tenant of Residential Property oplicable boxes.)						
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).							
	(Name of landlord that obtained judgment)						
	(Address of landlord)						
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and							
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.							
Debtor certifies that he/she has served the Landlord with this certif	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).						

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B 1 (Official F@ அத் (0'9 \$ 00544 Doc 1 Filed 01/09/09	9 Entered 01/09/09 14:59:05 Desc Mark B1, Page 3				
Voluntary Petition Document	Nanage 3, of s19				
(This page must be completed and filed in every case)	Sherri Lynn Newquist-Gray				
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.				
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)				
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
X s/ Sherri Lynn Newquist-Gray	X Not Applicable				
Signature of Debtor Sherri Lynn Newquist-Gray	(Signature of Foreign Representative)				
X Not Applicable					
Signature of Joint Debtor	(Printed Name of Foreign Representative)				
Telephone Number (If not represented by attorney)					
1/8/2009 Date	Date				
Signature of Attorney	Signature of Non-Attorney Petition Preparer				
X	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined				
David R. Herzog Bar No. 01203681	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been				
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount				
Herzog & Schwartz PC. Firm Name	before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.				
77 W. Washington St. Suite 1717					
Address	Not Applicable				
Chicago, IL 60602	Printed Name and title, if any, of Bankruptcy Petition Preparer				
312-977-1600 312-977-9936	Social-Security number (If the bankruptcy petition preparer is not an individual, state				
Telephone Number 1/8/2009	the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a					
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Audress				
Signature of Debtor (Corporation/Partnership)	X Not Applicable				
I declare under penalty of perjury that the information provided in this petition is true					
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date				
The debtor requests the relief in accordance with the chapter of title 11, United States	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.				
Code, specified in this petition.	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an				
X Not Applicable Signature of Authorized Individual	individual.				
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.				
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or				
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.				
Date					

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B6A (Official Form 6A) (12/07)

In re:	Sherri Lynn Newquist-Gray	Case No.	
	Debtor	 ,	(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
73 Coolidge Court, #B Streamwood, IL 60107	Fee Owner		\$ 179,000.00	\$ 179,900.00
	Total	>	\$ 179,000.00	

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Sherri Lynn Newquist-Gray	Case No.	
	Debtor	<u> </u>	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash on Hand		50.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account		205.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account - Washington Mutual		4.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
Household goods and furnishings, including audio, video, and computer equipment.		Ordinary Household furnishings		1,500.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	X			
6. Wearing apparel.	Х			
7. Furs and jewelry.		Furs and Jewelry		3,000.00
Firearms and sports, photographic, and other hobby equipment.	X			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 		Metlife Policy		5,000.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		United "GUL"		81,000.00
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		United 401k Plan		52,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Sherri Lynn Newquist-Gray	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Grand Am		3,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment and supplies used in business.	Х			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	X			

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B6B (O	fficial Form 6B) (12/07) Cont.		Bocament	rage ror 15	
In re	Sherri Lynn Newquist-Gra	у		Case No.	
			Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Total	al >	\$ 145,759.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Sherri Lynn Newquist-Gray	Case No.	
	Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2002 Grand Am	735 ILCS 5/12-1001(c)	2,400.00	3,000.00
73 Coolidge Court, #B Streamwood, IL 60107	735 ILCS 5/12-901	15,000.00	179,000.00
Cash on Hand	735 ILCS 5/12-1001(b)	50.00	50.00
Checking account	735 ILCS 5/12-1001(b)	205.00	205.00
Checking Account - Washington Mutual	735 ILCS 5/12-1001(b)	4.00	4.00
Furs and Jewelry	735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Metlife Policy	735 ILCS 5/12-1001(h)(3)	5,000.00	5,000.00
United "GUL"	735 ILCS 5/12-1001(h)(3)	81,000.00	81,000.00
United 401k Plan	735 ILCS 5/12-1006	52,000.00	52,000.00

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B6D (Official Form 6D) (12/07)

In re	Sherri Lynn Newquist-Gray		,	Case No.	
		Debtor			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5833584238 National City P.O. Box 856153 Louisville, KY 40285			Second Lien on Residence 73 Coolidge Court, #B Streamwood, IL 60107 VALUE \$179,000.00				42,518.00	0.00
ACCOUNT NO. 0142415629 Well Fargo P.O. Box 1441 Des Moines, IA 50306			11/21/2003 First Lien on Residence 73 Coolidge Court, #B Streamwood, IL 60107 VALUE \$179,000.00				137,382.00	0.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 179,900.00	\$ 0.00
\$ 179,900.00	\$ 0.00

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B6E (Official Form 6E) (12/07)

adjustment.

In re Sherri Lynn Newquist-Gray Case No.

Debtor (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or onsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
appo	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anot	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or her substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

1 continuation sheets attached

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In re	Sherri Lynn Newquist-Gray			Case No.	
		Debtor	 ,		(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals > (Totals of this page)

Total ➤

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total ➤ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

0.00	\$ 0.00	\$	0.00
0.00			
	\$ 0.00	\$	0.00
	0.00	0.00	0.00

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B6F (Official Form 6F) (12/07)

In re	Sherri Lynn Newquist-Gray		Case No.	
		Dobtos	(lf known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box ii debtoi has no creditor		·	•				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 05178-0523-3093-8138							6,100.00
Capital One Mastercard P.O. Box 85617 Richmond, VA 23285			Credit card				
ACCOUNT NO. 4388-6418-8168-4547							5,200.00
Capital One Visa P.O. Box 85617 Richmond, VA 23285			Credit card				
ACCOUNT NO.							750.00
David Barts 1325 Arlington Heights Road Elk Grove Village, IL 60007			Attorneys fees				
ACCOUNT NO.							84.80
Dr. Kamel Patel North West Medical Clinic 1100 West Central Park Rd, #309 Arlington Heights, IL 60005	l		Medical				
ACCOUNT NO. 9-327-268-948							750.00
Target National Bank P.O. Box 59371 Minneapolis, MN 55459			Credit card				

1 Continuation sheets attached

Subtotal > \$ 12,884.80

Total > \$

(Use only on last page of the completed Schedule F.)

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sherri Lvnn Newquist-Grav		Case No.		
		Dobtor	·	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Von Mauer 6565 Brady Street Davenport, IA 52806			Credit card				390.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 390.00

Total > \$ 13,274.80

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In re:	Sherri Lynn Newquist-Gra	av		Case No		
	<u> </u>	<u>-, </u>	Debtor	, Oase No	(If kno	own)

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re: Sherri Lynn Newquist-Gray	/		Case No.	(If known)
		Debtor		a kiowij
	SC	HEDULE H	- CODEBTORS	
✓ Check this box if debtor has r	o codebtors			
			1	
NAME AND ADDRES	S OF CODE	BTOR	NAME AND ADDRESS O	F CREDITOR

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In re	Sherri Lynn Newquist-Gray	у		
	Debtor			(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Widowed		DEPENDENTS OF DEBTOR AND SPOUSE					
		RELATIONSHIP(S):			AG	E(S):	
Employment:		DEBTOR		SPOUSE			
Occupation	Flight	Attendant					
Name of Employer	_	d Airlines					
How long employed	19 ye	ars					
Address of Employer	_	3ox 60666 go, IL 60666					
INCOME: (Estimate of ave case filed)	rage or p	projected monthly income at time		DEBTOR		SPOUSE	
1. Monthly gross wages, sa	lary, and	commissions	\$	3,500.00	\$		
(Prorate if not paid mo 2. Estimate monthly overtim			\$ -	195.00	\$		
3. SUBTOTAL			\$	3,695.00	\$		
4. LESS PAYROLL DEDU	CTIONS			5,000100	<u> </u>		
a. Payroll taxes and s	ocial se	curity	\$	680.00	\$		
b. Insurance			\$	75.00	\$		
c. Union dues			\$	43.00	\$		
d. Other (Specify)	<u>401</u>	(loan	\$	46.00	\$		
	<u>401</u>	(Loan	\$	88.00	\$		
5. SUBTOTAL OF PAYRO	DLL DE	DUCTIONS	\$	932.00	\$		
6. TOTAL NET MONTHLY	TAKE I	HOME PAY	\$.	2,763.00	\$		
7. Regular income from ope (Attach detailed stater		f business or profession or farm	\$	0.00	\$		
Income from real propert	,		\$	0.00	\$		
Interest and dividends	y		\$	0.00	\$		
		rt payments payable to the debtor for the ents listed above.	\$	0.00	\$		
11. Social security or other (Specify)			\$	0.00	\$		
12. Pension or retirement in	come		\$	0.00	\$		
13. Other monthly income			•				
(Specify)			\$ -	0.00	\$		
14. SUBTOTAL OF LINES	7 THR	DUGH 13	\$	0.00	\$		
15. AVERAGE MONTHLY	INCOM	E (Add amounts shown on lines 6 and 14)	\$	2,763.00	\$		
16. COMBINED AVERAGE totals from line 15)	E MONT	THLY INCOME: (Combine column		\$ 2,763	\$ 2,763.00		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

In re	Sherri Lynn Newquist-Gra	ıy		Case No.		
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Debtor (If known)

NONE

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B6J (Official Form 6J) (12/07)

In re Sherri Lynn Newquist-Gray	Case No.
Debtor	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly exper lifter from the deductions from income allowed on Form22A or 22C.	•	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a sepexpenditures labeled "Spouse."	arate schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,079.16
a. Are real estate taxes included? Yes No ✓		1,010110
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	125.00
d. Other	\$	0.00
Cable	\$	80.00
3. Home maintenance (repairs and upkeep)	<u> </u>	0.00
4. Food	\$	300.00
5. Clothing	\$	25.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	20.00
11. Insurance (not deducted from wages or included in home mortgage payments)	·	
a. Homeowner's or renter's	\$	10.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	72.00
e. Other Property	\$	66.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other 2nd Mortgage	\$	360.22
Homeowner's Dues	\$	186.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,823.38
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME	Φ.	0 =00 00
a. Average monthly income from Line 15 of Schedule I	\$	2,763.00
b. Average monthly expenses from Line 18 above	\$ <u> </u>	2,823.38
c. Monthly net income (a. minus b.)	\$	-60.38

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Sherri Lynn Newquist-Gray	Case No.	
	Debtor		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	declare under penalty of perjury that I have read the foregoing summa, and that they are true and correct to the best of my knowledge, infor	•		17
Date:	1/8/2009	Signature:	s/ Sherri Lynn Newo	quist-Gray
		-	Sherri Lynn Newqui	ist-Gray
				Debtor
		[If joint case	e, both spouses must sign	n]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)